

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

FRANK M DIBIAGIO
DEBORAH J DIBIAGIO
Debtor(s)

Case No. 12-21242CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2012.
- 2) The plan was confirmed on 04/26/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/16/2014, 12/16/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/07/2017.
- 5) The case was completed on 06/01/2017.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,727.00.
- 10) Amount of unsecured claims discharged without payment: \$132,252.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$136,666.76
Less amount refunded to debtor \$6,109.88

NET RECEIPTS: \$130,556.88

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$7,975.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,952.83
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$12,927.83

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTC	Priority	7,408.00	24,299.14	5,430.28	5,430.28	0.00
ACAR LEASING LTC	Priority	NA	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Priority	NA	NA	NA	16,358.59	0.00
BACK BOWL I LLC - SERIES C	Unsecured	25,049.00	25,049.93	25,049.93	294.84	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	1,194.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	406.00	383.87	383.87	4.52	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	7,560.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	10,970.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	9,697.00	NA	NA	0.00	0.00
CITIZENS AUTO FINANCE(*)	Secured	5,223.00	5,223.00	5,084.31	5,084.31	672.27
CITIZENS AUTO FINANCE(*)	Unsecured	0.00	11.53	0.00	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	10,295.83	10,266.34	10,266.34	120.83	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	921.00	920.68	920.68	10.84	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	5,033.00	5,033.13	5,033.13	59.24	0.00
DISCOVER BANK(*)	Unsecured	2,238.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,804.00	3,891.76	3,891.76	45.81	0.00
DISCOVER BANK(*)	Unsecured	2,622.00	2,657.25	2,657.25	31.28	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	257.64	257.64	3.03	0.00
ECAST SETTLEMENT CORP**	Unsecured	531.00	556.23	556.23	6.55	0.00
ECMC(*)	Unsecured	34,277.00	34,171.18	34,171.18	402.19	0.00
HERITAGE VALLEY HEALTH SYSTEM	Unsecured	280.56	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	79.23	79.23	0.93	0.00
INTERNAL REVENUE SERVICE*	Priority	4,532.00	5,303.45	5,303.45	5,303.45	0.00
KEYSTONE RECOVERY PARTNERS I	Unsecured	16,706.00	16,706.12	16,706.12	196.63	0.00
KEYSTONE RECOVERY PARTNERS I	Unsecured	11,071.00	11,071.74	11,071.74	130.31	0.00
KEYSTONE RECOVERY PARTNERS I	Unsecured	461.00	468.95	468.95	5.52	0.00
LSF9 MASTER PARTICIPATION TRUS	Secured	0.00	276.49	276.49	276.49	0.00
LSF9 MASTER PARTICIPATION TRUS	Secured	102,226.00	101,471.72	0.00	60,207.19	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,018.00	1,072.62	1,072.62	12.62	0.00
MAIN STREET ACQUISITIONS CORP	Unsecured	7,977.00	7,977.45	7,977.45	93.89	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	94.00	179.38	179.38	2.11	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
OLD REPUBLIC INSURANCE CO	Secured	45,209.00	44,985.53	20,000.00	20,000.00	2,210.18
PA DEPARTMENT OF REVENUE*	Priority	204.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	25,882.00	25,882.63	25,882.63	304.64	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	11,931.00	11,931.43	11,931.43	140.43	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	6,892.00	6,892.50	6,892.50	81.12	0.00
SALLIE MAE INC O/B/O USAF**	Unsecured	11,817.00	11,805.91	11,805.91	138.96	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$20,000.00	\$80,207.19	\$2,210.18
Mortgage Arrearage	\$276.49	\$276.49	\$0.00
Debt Secured by Vehicle	\$5,084.31	\$5,084.31	\$672.27
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$25,360.80	\$85,567.99	\$2,882.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,733.73	\$27,092.32	\$0.00
TOTAL PRIORITY:	\$10,733.73	\$27,092.32	\$0.00
GENERAL UNSECURED PAYMENTS:	\$177,255.97	\$2,086.29	\$0.00

Disbursements:

Expenses of Administration	<u>\$12,927.83</u>	
Disbursements to Creditors	<u>\$117,629.05</u>	
TOTAL DISBURSEMENTS :		<u>\$130,556.88</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/14/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.